

Responsible gaming principles

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1. INTRODUCTION

Due to the ever increasing number of persons addicted to gambling and the impact of their behaviour to their families and society as a whole, it is our intention to provide timely information to all players about the options of their participation in games of chance, to raise awareness of possible harmful effects of uncontrolled gambling and to inform the players about persons and places where they can seek for and find professional help.

It has been established in numerous studies undertaken in the area of gambling and its impact on society, that gambling as such is not a problem, but problems arise in cases of excessive and compulsive gambling; therefore we want to prevent such behaviour.

It is our responsibility to enable our players to participate in games in a safe and legal manner and to prevent or minimize any harmful consequences of excessive gambling.

In accordance with applicable legislation and the development of technology, Hattrick- PSK d.o.o., as the Operator, tries to meet our players' needs and, at the same time, to prevent possible unwanted consequences of participation in games of chances.

2. PROTECTION OF MINORS

Persons under 18 years of age are not permitted to participate in games of chance offered by the Operator. We protect minors by displaying the signs of prohibited gambling, by informing about possible harmful consequences of gambling and by cooperating with parents and guardians of minors, who we find extremely important for preventing addictive behaviour. Among other things, we recommend to parents to limit the minor's access to computers, to install computer protection systems

intended for limiting the access to specific Internet sites. For additional information on Internet filter please refer to the web site www.saferinternet.org, where you will find a free test page as well.

3. RESPONSIBLE GAMBLING RULES

Responsible gambling means awareness of the fact that gambling is purely a source of leisure activity. Players participating in games of chance should have sufficient amount of money and they must not get involved in gambling due to their wish to make money.

Please find below the ten rules each player should adhere to:

1. THE ONE AND ONLY GOAL OF GAMBLING IS TO HAVE FUN.
2. CONSIDER EVERY WINNING AS AN AWARD AND EVERY LOSS AS A PRICE FOR FUN.
3. PREDEFINE THE AMOUNT OF MONEY TO BE SPEND ON GAMBLING AND DO NOT PASS YOUR LIMIT.
4. PLAN YOUR GAMBLING TIME IN ADVANCE. WHEN YOUR TIME IS UP - STOP PLAYING.
5. BEAR IN MIND THAT CHANCES FOR LOSS EXCEED THE CHANCES FOR WINNING.
6. DO NOT PLAY ON CREDIT OR WITH BORROWED MONEY.
7. DO NOT LET GAMBLING INFLUENCE YOUR LIFE (FAMILY, JOB, ETC.).
8. DO NOT ATTEMPT TO RECOVER THE MONEY YOU LOST.
9. DO NOT PLAY FOR WRONG REASONS OR TO ESCAPE PERSONAL PROBLEMS (ILLNESS, SADNESS OR ALIKE).
10. LEARN MORE ABOUT COMPULSIVE AND EXCESSIVE GAMBLING SIGNS SO THAT YOU CAN STOP ON TIME AND HELP OTHER PEOPLE WITH SUCH SIGNS.

4. SELF-ASSESSMENT TEST - ADDICTION PREVENTION

Please respond to the following questions with YES or NO.

1. Have you ever lost time from work, school or college due to gambling?
2. Has gambling ever made your family life unhappy?
3. Has gambling ever affected your reputation?
4. Have you ever felt remorse after gambling?
5. Have you ever gambled in an attempt to win money with which to pay debts or otherwise solve financial difficulties?
6. Has gambling ever lowered your ambitions or efficiency?
7. After losing, have you ever felt you must try and win back your losses as soon as possible?
8. After a win have you ever had a strong urge to carry on and try to win more?

9. Have you often gambled until your last penny is gone?
10. Have you ever borrowed to finance your gambling?
11. Have you ever sold anything to finance your gambling?
12. Have you ever been reluctant to use “gambling money” for normal expenditures?
13. Has gambling ever made you careless about the welfare of yourself or your family?
14. Have you ever gambled for a longer period than you had planned for the session?
15. Have you ever gambled to escape worry, trouble, boredom or loneliness?
16. Have you ever committed, or considered committing, an illegal act to finance gambling?
17. Has gambling ever caused you difficulty with sleeping?
18. Have arguments, disappointments or frustrations ever created within you an urge to gamble?
19. Have you ever had an urge to celebrate some good fortune by a few hours of gambling?
20. Have you ever considered suicide as a result of your gambling activities?

Any positive response can be a sign that there is a problem from creating addiction, so it is important to remember that games of chance are just fun and in case of the appearance of any sign of addiction it is necessary to react in a timely manner.

5. HELP CONTACTS

If you notice any problem arising due to your gambling habits - please seek for help from institutions offering professional assistance to gambling addicts:

Zagreb

1. Psychiatric hospital „Sveti Ivan“ Zagreb, Infirmary tel: 01/3430 102
2. Davor Bodor, dr. med., manager specialist psychiatrist Tel: 01/3430 101

(monday and wednesday 15 – 16 h)

Email: davor.bodor@pbsvi.hr

3. <http://www.pbsvi.hr/hr/program/kocka-terapijsko-rehabilitacijski-program-za-ovisnost-o-kockanju/>

Free telephone: 0800 200 005

Rijeka

4. Center for prevention of addiction
5. Nastavni zavod za javno zdravstvo, Kalvarija 8
6. 51 000 Rijeka
7. Contact: tel. 091-720-10-53

Split

8. Anonymous Gamblers Split
9. email: misternogambling@email.t-com.hr

Should you have any questions about responsible gambling, please do not hesitate to contact our Responsible gambling service at podrska@psk.hr or by using the e-mail address of the Operator, which will be available on the web site.

6. GAMBLING SERVICE LIMITATION AND SELF-EXCLUSION

Any player may, in writing, request the Operator to limit his bets or to enable his self-exclusion. This means that the player may request a limit on the amount he is allowed to spend on bets in a specific period determined by the player himself or for his permanent self-exclusion.

The player may also request exclusion from the game for a certain period of time (self-exclusion).

Once the player has reached the predefined amount of his bets, the Operator shall automatically block the player's account. Following the expiry of limitation period defined by the player, the account shall be unblocked automatically and the player shall be able to continue with unlimited gambling.

The Operator's request form for a bet limit or for self-exclusion can be found at the Operator's web site.

A registered player also has the option to set a bet limit and self-exclusion within their user account settings.

The completed form request is sent to the address of the Operator:

1. Hattrick-PSK d.o.o.
2. Sv. Leopolda Mandića 14
3. 21204 Dugopolje

Or it is sent via the e-mail address used in the registration to participate in games of chance through interactive channels of online gambling.



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